

Designated Rule 23(b)(3) Class Counsel:

Alexandra S. Bernay  
Robbins Geller Rudman & Dowd LLP  
655 West Broadway, Suite 1900  
San Diego, CA 92101

Designated Defendants' Counsel:

Matthew A. Eisenstein  
Arnold & Porter Kaye Scholer LLP  
601 Massachusetts Ave., NW  
Washington, DC 20001-3743

The Clerk of Court, the attorneys for the class and defendants must receive your letter by **July 23, 2019**.

**What should my Statement of Objections say?**

Your Statement of Objections must contain the following information:

UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF NEW YORK

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In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation : No. 05-MD-01720 (MKB) (JO)  
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**Statement of Objections**

I am a member of the Rule 23(b)(3) Settlement Class in the case called *In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*.

I am a Class member because *[List information that will prove you are a class member, such as your business name and address, and how long you have accepted Visa or Mastercard cards]*.

I object to class counsel's request for attorneys' fees and expenses and/or to the request for service awards to the Rule 23(b)(3) Class Plaintiffs.

My reasons for objecting are:

The laws and evidence that support each of my objections are:

My personal information is:

- o Name (first, middle, last): *CARL J. ARENA & MARLENE CALDES*
- o Address: *61 CAMINO ALTO #101, MILL VALLEY, CA 94941*
- o Phone No.: *415-383-9632 - E*

The contact information for my lawyer (if any) is:

**Can I call the Court or the Judge's office about my objections?**

No. If you have questions, you may visit the website for the settlement, [www.PaymentCardSettlement.com](http://www.PaymentCardSettlement.com), or call the Class Administrator at 1-800-625-6440.

*Please include me and my partner in this  
Class action suit.*

*Thank you*

*Carl Arena*

**QUESTIONS? CALL 1-800-625-6440 OR VISIT [www.PaymentCardSettlement.com](http://www.PaymentCardSettlement.com)**

*M/10/19 C/10/19*

## THE COURT'S FAIRNESS HEARING

### 19. When and where will the Court decide whether to approve the settlement?

There will be a Fairness Hearing at **10:00 a.m. on November 7, 2019**. The hearing will take place at:

United States District Court for the Eastern District of New York  
225 Cadman Plaza  
Brooklyn, NY 11201

We do not know how long the Court will take to make its decision.

**Important!** The time and date of this hearing may change without additional mailed or published notice. For updated information on the hearing, visit: [www.PaymentCardSettlement.com](http://www.PaymentCardSettlement.com).

#### Why is there a hearing?

The hearing is about whether or not the settlement is fair, adequate, and reasonable.

The Court will consider any objections and listen to class members who have asked to speak at the hearing.

The Court will also decide whether it should give its final approval of the Plaintiffs' requests for attorneys' fees and expenses, service awards, and other costs.

### 20. Do I have to come to the hearing to get my money?

No. You do not have to go to the hearing, even if you sent the Court an objection. But, you can go to the hearing or hire a lawyer to go the hearing if you want to, at your own expense.

### 21. What if I want to speak at the hearing?

You must file a Notice of Intention to Appear with the Court at this address:

United States District Court for the Eastern District of New York  
Clerk of Court  
225 Cadman Plaza  
Brooklyn, New York 11201

Your Notice of Intention to Appear must be filed by **July 23, 2019**. You must also mail a copy of your letter to Rule 23(b)(3) Class Counsel and Counsel for the Defendants at the addresses listed in Question 18.

#### What should my Notice of Intention to Appear say?

Your Notice of Intention to Appear must be signed and contain the following information:

UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF NEW YORK

In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation : No. 05-MD-01720 (MKB) (JO)  
:  
:

- Notice of Intention to Appear

**QUESTIONS? CALL 1-800-625-6440 OR VISIT [www.PaymentCardSettlement.com](http://www.PaymentCardSettlement.com)**

Carl Avena  
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Mill Valley CA 94941

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225 CADMAN PLAZA  
Brooklyn, New York 11201

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